

In re:
Carvel Anthony Redmond
Jacqueline S. Redmond
Debtors

Case No. 23-10302-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 17, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carvel Anthony Redmond, Jacqueline S. Redmond, 1053 Granite Street, Philadelphia, PA 19124-1821

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 18 2023 00:25:52	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	May 18 2023 00:16:00	Pennsylvania Housing Finance Agency-Homeowners Eme, 211 North Front Street, Harrisburg, PA 17101-1406
cr	+ Email/PDF: gecsed@recoverycorp.com	May 18 2023 00:26:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2023

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2023 at the address(es) listed below:**

Name	Email Address
KATIE HOUSMAN	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program khousman@pkh.com
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
MICHAEL D. SAYLES	on behalf of Debtor Carvel Anthony Redmond midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL D. SAYLES	on behalf of Joint Debtor Jacqueline S. Redmond midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	CHAPTER 13
)	
JACQUELINE S. REDMOND, and)	
CARVEL ANTHONY REDMOND)	CASE NO.: 23-10302-AMC
Debtors)	
)	
~~~~~	)	
CAPITAL ONE AUTO FINANCE, A	)	
DIVISION OF CAPITAL ONE, N.A.	)	<b><u>LOCATION:</u></b>
Movant	)	900 Market Street, Suite 400
vs.	)	Courtroom No. 4
	)	Philadelphia, PA 19107
JACQUELINE S. REDMOND, and	)	
CARVEL ANTHONY REDMOND	)	
	)	
and	)	Respondent(s)
	)	
SCOTT F. WATERMAN	)	
	)	
Trustee	)	

**STIPULATION RESOLVING CAPITAL ONE AUTO FINANCE, A DIVISION OF  
CAPITAL ONE, N.A.'S MOTION FOR RELIEF FROM AUTOMATIC STAY**

Came on for consideration the Motion for Relief from Automatic Stay (Doc. 23) filed by Capital One Auto Finance, a division of Capital One, N.A. its assigns and/or successors in interest, ("Movant"), in the above entitled and numbered case, regarding the 2022 Nissan Kicks Utility 4D SV 1.6L I4, V.I.N. 3N1CP5CV2NL497241 (the "Collateral"). The Court, having considered said Motion and agreement of counsel, is of the opinion that the following Stipulation should be entered.

**IT IS THEREFORE, ORDERED, ADJUDGED, AND DECREED THAT:**

1. **Automatic Stay:** The Automatic Stay provided by 11 U.S.C. §362 shall remain in effect, except as provided below.

2. **Current Monthly Payments:** Debtors shall continue to remit to Movant the regular post-petition monthly payments of \$470.00, beginning May 05, 2023.
3. **Debtors are to pay post-petition arrearage in modified plan:** The parties stipulate that unpaid amount due post-petition total is \$940.00 (“Post-petition Arrearage”). Within 30 days of entry of this Order, the Debtors must either (i) pay the Movant the Post-petition Arrearage; or (ii) file a proposed modification of the plan to add the Post-petition Arrearage to the plan. If the Debtors fail to file a modification or pay the Post-petition Arrearage and fail to do either, it is Final Default under this order. The pre-petition arrears to be paid through the plan are an additional \$940.00.
4. **Discharge:** Notwithstanding any provisions hereof, the Automatic Stay of 11 U.S.C. §362 shall terminate, if not sooner terminated, upon entry of the Order of Discharge.
5. **Conversion to Chapter 7:** The payment terms of this Agreed Order shall not survive upon conversion to a case under Chapter 7 of the Code. In the event of conversion, Movant shall not be bound by the payment schedule of this Agreed Order. Upon conversion of this case to a Chapter 7 case, all pre-petition and post-petition delinquent payments, fees, and charges due under the note shall become immediately payable to Movant, and failure to bring the loan contractually current by the date of entry of the conversion order shall be an event of default under the Default Paragraph of this Agreed Order.
6. **Default:** A default will occur in the event, (1) Movant does not receive a regular post-petition monthly payment by the due date as set forth above in paragraph 2, (2) Debtors fail to file modification of plan or pay the Movant post-petition arrearage, within 30 days of entry of this order, (3) Debtors default in making plan payments, (4) Debtors fail to keep the Collateral insured, or (5) Collateral is total loss. If Debtors default in any way under the terms of this

stipulation,

Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. Cure payments must be made by certified funds only and Movant may charge Debtors \$50.00 for any notice given pursuant to this Order. If the account is not brought current within the fifteen-day period, Movant may be granted relief from the automatic stay imposed by 11 U.S.C. §362 as it relates to the Movant and the Collateral upon filing a Certification of Counsel that Debtors is in default, together with a proposed Order to the Bankruptcy Court, and serving copies of the same upon the Debtors, Debtors' counsel, and Chapter 13 Trustee. If the stay terminated pursuant to this Agreed Order, Movant shall be allowed to enforce all its rights and remedies in the Collateral as permitted under the Contract and State law, and if applicable, permitted to file an unsecured claim for any remaining deficiency balance.

**IT IS FURTHER ORDERED THAT:** Movant may immediately enforce and implement this Order granting relief from the Automatic Stay and the provision of Rule 4001(a)(3), Federal Rules of Bankruptcy Procedure, shall not impede the enforcement and implementation of this Order.

Additionally, upon default, Movant shall notify the Court, Debtors, Debtors' attorney, and the Chapter 13 Trustee that the Automatic Stay has been terminated. This Stipulation may be executed by facsimile and such facsimile signatures shall be deemed as originals.

The signature pages of this Stipulation may be executed in counterpart and all such signature pages, when attached, shall become part of the original Stipulation.

CONSENTED TO BY:

DATED: May 11, 2023

*Michael D. Sayles*

MICHAEL D. SAYLES  
Attorney for the Debtors

CONSENTED TO BY:

DATED: 5/12/23

*Regina Cohen*

REGINA COHEN  
Attorney for Capital One Auto Finance, a  
division of Capital One, N.A.

CONSENTED TO BY:

DATED: _____

/s/Ann Swartz for Scott F. Waterman, Trustee  
SCOTT F. WATERMAN  
Chapter 13 Trustee

SO ORDERED:

ENTERED ON: May 17, 2023

*Ashely M. Chan*

Ashely M. Chan  
United States Bankruptcy Judge